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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Attorney Docket No.: 017887-005910US

PATENT

On July 22, 2003

TOWNSEND and TOWNSEND and CREW LLP

By: Marcia Stamm

Marcia Stamm

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher et al.

Application No.: 09/702,274

Filed: October 30, 2000

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGE

Examiner: Marianne Huseman

Technology Center/Art Unit: 3621

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 31, 2003, please enter the following amendments and remarks:

The Pending Claims are reflected in the listing of claims which begins on page 2 of this paper.

Amendments to the Drawings begin on page 5 of this paper and include an attached replacement sheet.

Remarks/Arguments begin on page 6 of this paper.

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7/a
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mlf
w/ Drawings